



# Telemedicine Follow Up

December 11, 2015



# Highmark Delaware Telemedicine Vendors

## Follow up questions:

- What is the licensing protocol for an out of state physician who wishes to extend telemedicine services to DE members? And the estimated timeframe?
  - Timing varies dependent on volume that the State has at a particular point in time.
  - Both vendors (as well as Teladoc) have algorithms surrounding numbers of physicians needed in each state as compared to utilization. amwell currently has 27 licensed DE providers, DoD has 12.
- What is the current utilization of TelaDoc in Highmark BOB or Doctors on Demand/amwell in other health plans where established?
  - Utilization is low with Teladoc in Highmark BOB– less than ½% for fully insured, around 2% for self-insured

# Highmark Delaware Telemedicine Vendors

## Follow up questions:

- Does Highmark have any evidence to support the impact of direct to consumer services on other areas of utilization such as ER, urgent care & PCP visits through your relationship with TelaDoc? If not, would you be able to request this information from amwell and Doctors on Demand?
  - Based on Teladoc claims compared to similar services that could be done in the ER, UC or PCP, the claims savings is estimated to be about \$94 for each (acute) telemedicine encounter
- Based on amwell and DoD reports, alternate utilization based on site of service is as follows:

Alternative if not used Telemed	American Well	Doctor on Demand
Emergency Room	7%	12%
Urgent Care	20%	35%
PCP	63%	46%
Do Nothing	10%	7%

# Highmark Delaware Telemedicine Vendors

## Follow up questions:

- How does Highmark suggest that we go about developing baseline utilization and monitor utilization changes moving forward in an effort to measure savings and how direct to consumer services moved utilization (or not) from higher cost services?
  - Highmark will be able to identify amwell/DoD claims and compare to benchmark (prior claims data) to measure any movement from other sites of care
- Can a survey be implemented at the end of these services to track what the member would have done absent telemedicine as an alternative?
  - That is not planned at this time with the current contract with DoD and amwell. The tracking above should reveal the data. We can determine if additional follow up is needed with members.

# Aetna Telemedicine Vendor

## Teladoc – New fee proposal including fees at risk

- Annual premium – reduced from \$0.9 PEPM to \$0.75 PEPM  
 $\$0.75 \text{ PEPM} * 3,355 \text{ employees} * 12 \text{ (months)} = \$30,195$   
Savings of \$8,052
- Average paid savings  
8% utilization of 3,355 employees = 268 consults  
268 consults at \$157 (average paid savings) = \$42,076
- Net Savings  
 $\$42,076 \text{ (average paid savings)} - \$30,195 \text{ (annual premium)}$   
 $= \$11,881 \text{ (net paid savings)}$
- Greater utilization equals greater savings
- Current utilization with Aetna's Delaware BOB is just do 9%

# Aetna Telemedicine Vendor

## Teladoc – Fees at Risk proposal

- 50% of the fees charged to the GHIP during the first year will be at risk if a utilization target of 5% is not met
- Requirements:
  - Minimum enrollment of 3,000 employees/pensioners
  - Teladoc will mail welcome letters and ID cards at start of plan
  - Teladoc will mail two utilization campaigns per year to members' homes
  - State will support a communications campaign that promotes the availability of Teladoc services to members

# Communications Plan to Date

- 12/21/15 - Members will be able to access information on telemedicine by visiting the Statewide Benefits Office (SBO) website at [www.ben.omb.delaware.gov/medical](http://www.ben.omb.delaware.gov/medical) and selecting their health carrier, Highmark Delaware or Aetna. Updated Summary Plan Descriptions will be available on each of the carrier links, as well as detailed FAQs.
- 12/24/15 - Telemedicine article will be published in the Delaware Public Employees' Retirement System Newsletter (Winter edition).
- Week of 1/4/16 - SBO e-Newsletter article about Telemedicine
- Early January 2016 - Aetna home mailing #1 about Telemedicine, as well as Aetna plans on emailing members that they have email addresses for with a message about telemedicine and include a blurb on their EOBs.
- Spring 2016 - Aetna home mailing #2 about Telemedicine Fall 2016 - Aetna home mailing #3 about Telemedicine

# Questions